

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert Kitner  
Shana Kitner  
Debtors

Case No. 12-05465-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Nov 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2017.

db/jdb +Robert Kitner, Shana Kitner, 15 Ridge Lane, Elliptsburg, PA 17024-9025  
4183359 +++American Express, PO Box 981540, El Paso, TX 79998-1540  
4183360 +Apex Asset Management, PO Box 7044, 1891 Santa Barbara, Lancaster, PA 17601-4106  
4183374 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, Processing Center, Des Moines, IA 50364)  
4183366 +Equable Ascent Financial, 5 Revere Dr, Northbrook, IL 60062-1566  
4183368 +First National Bank of Mifflintown, 2 N Main Street, Mifflintown, PA 17059-1003  
4183369 +First National Bank of PA, 4140 E State St, Hermitage, PA 16148-3401  
4183370 +GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622  
4183372 +Harrisburg Endoscopy & Sugery Center, 4760 Union Deposit Road, Harrisburg PA 17111-3744  
4183373 +Harrisburg Gastroenterology, 4760 Union Deposit Road, Harrisburg, PA 17111-3744  
4183377 +Pinnacle Health, PO Box 1286, Harrisburg, PA 17108-1286  
4231283 +Residential Funding, et al, GMAC Mortgage, LLC, Attn: Payment Processing,  
3451 Hammond Avenue, Waterloo, IA 50702-5300  
4183380 +Riverside Anesthesia Assoc, 4999 Louise Drive, Ste 105, Mechanicsburg, PA 17055-6907  
4300017 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Nov 13 2017 19:03:00 ECAST Settlement Corporation,  
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,  
Tucson, AZ 85712-1083  
cr +E-mail/Text: kab@jsdc.com Nov 13 2017 19:00:29 First National Bank of PA,  
c/o Scott A. Dietterick, Esquire, PO Box 650, Hershey, PA 17033-0650  
cr EDI: AIS.COM Nov 13 2017 19:03:00 Midland Funding LLC by American InfoSource LP as a,  
PO Box 4457, Houston, TX 77210-4457  
4266917 Fax: 800-813-8164 Nov 13 2017 19:08:38 21st Mortgage Corporation, PO Box 477,  
Knoxville, TN 37901  
4210336 EDI: BECKLEE.COM Nov 13 2017 19:03:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4192541 EDI: AIS.COM Nov 13 2017 19:03:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
4183361 +E-mail/Text: banko@berkscredit.com Nov 13 2017 19:00:31 Berks Credit & Collection,  
900 Corporate Drive, Reading, PA 19605-3340  
4183364 +EDI: HFC.COM Nov 13 2017 19:03:00 Boscovs, PO BOX 4274, Reading, PA 19606-0674  
4233143 EDI: BL-BECKET.COM Nov 13 2017 19:03:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4194955 +EDI: BASSASSOC.COM Nov 13 2017 19:03:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
4183365 EDI: DISCOVER.COM Nov 13 2017 19:03:00 Discover, PO Box 15251, Wilmington, DE 19886  
4185750 EDI: DISCOVER.COM Nov 13 2017 19:03:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4183367 +E-mail/Text: jawenrich@firstcitizensbank.com Nov 13 2017 19:00:34  
First National Bank of Fredricksburg, 3016 South Pine Grove St,  
Fredericksburg PA 17026-9348  
4245053 +EDI: GMACFS.COM Nov 13 2017 19:03:00 GMAC Mortgage, LLC, ATTN: Bankruptcy Dept.,  
1100 Virginia Drive, Fort Washington, PA 19034-3277  
4264091 E-mail/Text: bankruptcy.bnc@ditech.com Nov 13 2017 19:00:31 Green Tree Servicing LLC,  
P.O. Box 6154, Rapid City, SD 57709-6154  
4183375 +EDI: CBSKOHL.COM Nov 13 2017 19:03:00 Kohls, P Box 3115, Milwaukee, WI 53201-3115  
4236013 EDI: AIS.COM Nov 13 2017 19:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
4183376 +E-mail/Text: Bankruptcies@nragroup.com Nov 13 2017 19:01:17 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036  
4245204 EDI: PRA.COM Nov 13 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4199044 EDI: RECOVERYCORP.COM Nov 13 2017 19:03:00 Portfolio Investments II LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
4183378 +EDI: PRA.COM Nov 13 2017 19:03:00 Portfolio Recry, 120 Corporate Blvd, Ste 1,  
Norfolk, VA 23502-4952  
4183381 +EDI: SEARS.COM Nov 13 2017 19:03:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282  
4183382 +EDI: CITICORP.COM Nov 13 2017 19:03:00 Universal Card, PO Box 6241,  
Sioux Falls, SD 57117-6241  
4183383 +EDI: RMSC.COM Nov 13 2017 19:03:00 Wal-Mart, PO Box 981400, El Paso, TX 79998-1400  
TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++21ST MORTGAGE CORPORATION, PO BOX 477, KNOXVILLE TN 37901-0477  
(address filed with court: 21st Mortgage Corporation, PO Box 477, Knoxville, TN 37901)  
cr\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,  
Tucson, AZ 85712-1083  
cr\* ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

cr\* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
(address filed with court: Green Tree Servicing LLC, PO Box 6154,  
Rapid City, SD 57709-6154)

4183362\* +Berks Credit & Collection, 900 Corporate Drive, Reading, PA 19605-3340  
4183363\* +Berks Credit & Collection, 900 Corporate Drive, Reading, PA 19605-3340  
4183371\* +GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622  
4183379\* +Portfolio Recry, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502-4952

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2017

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2017 at the address(es) listed below:

Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Jerome B Blank on behalf of Creditor GMAC MORTGAGE, LLC pamb@fedphe.com  
Joseph P Schalk on behalf of Creditor Green Tree Servicing LLC jschalk@barley.com,  
sromig@barley.com  
Joshua I Goldman on behalf of Creditor GMAC MORTGAGE, LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor Green Tree Servicing LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kimberly A Bonner on behalf of Creditor First National Bank of PA amps@manleydeas.com  
Melanie Walz Scaringi on behalf of Debtor 2 Shana Kitner kelly@scaringilaw.com,  
melanie@scaringilaw.com  
Melanie Walz Scaringi on behalf of Debtor 1 Robert Kitner kelly@scaringilaw.com,  
melanie@scaringilaw.com  
Nichole A Collins on behalf of Debtor 2 Shana Kitner mary@scaringilaw.com,  
matthew@scaringilaw.com  
Nichole A Collins on behalf of Debtor 1 Robert Kitner mary@scaringilaw.com,  
matthew@scaringilaw.com  
Thomas I Puleo on behalf of Creditor Green Tree Servicing LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 13

**Information to identify the case:**

Debtor 1 **Robert Kitner**  
First Name Middle Name Last Name  
Debtor 2 **Shana Kitner**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3158**

EIN --

Social Security number or ITIN **xxx-xx-1154**

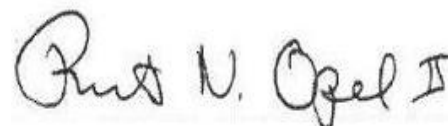
EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:12-bk-05465-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Robert Kitner  
aka Robert Kitner Jr.

Shana Kitner

**By the  
court:**November 13, 2017Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**